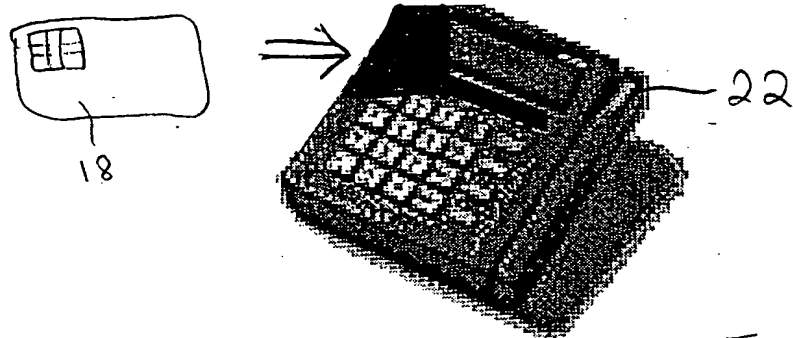


Load Device

FIG. 1 (Prior Art)

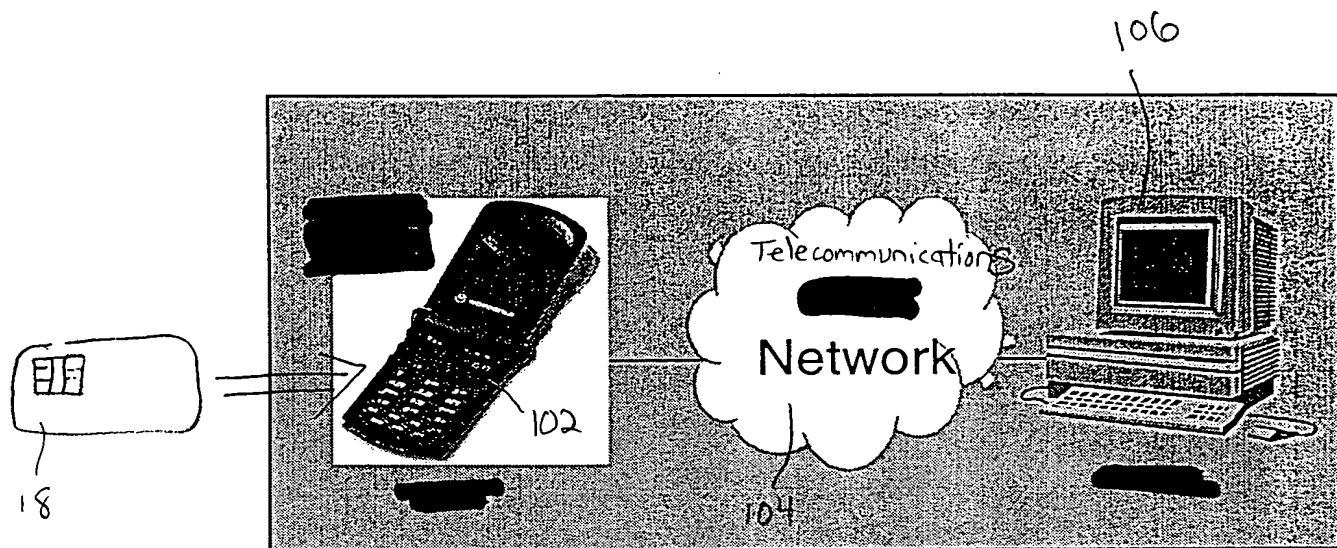


Purchase Terminal

FIG. 2 (Prior Art)

09587092.053100

09587092-053100



Smart Card Transaction System
FIG 3

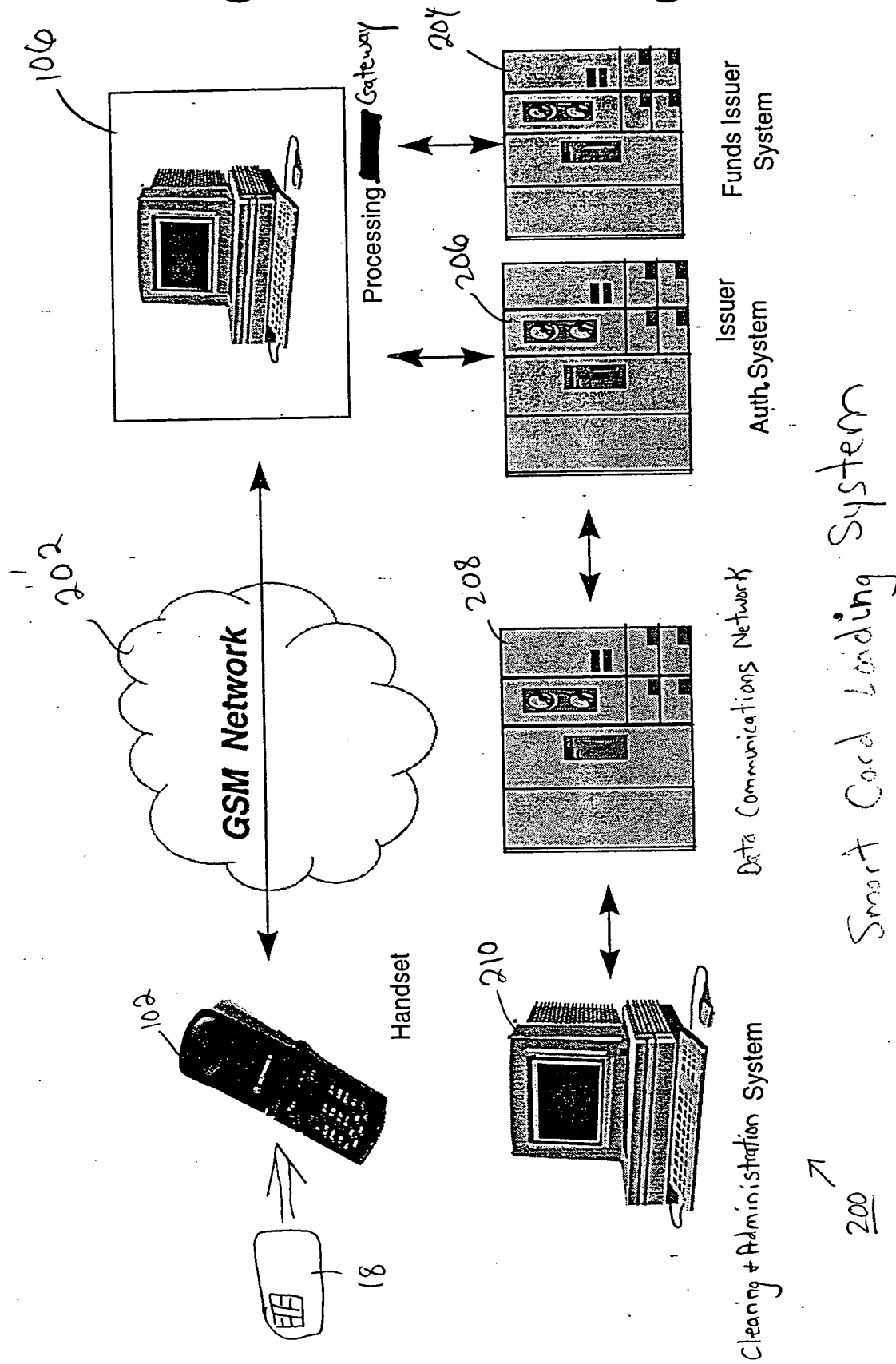


FIG. 4

NOTES: 2504356

204

206
Issuer
Auth.
System

Funds
Issuer

Financial
Network

Processing
Gateway

GSM
Network

SIM

Handset

User

Card

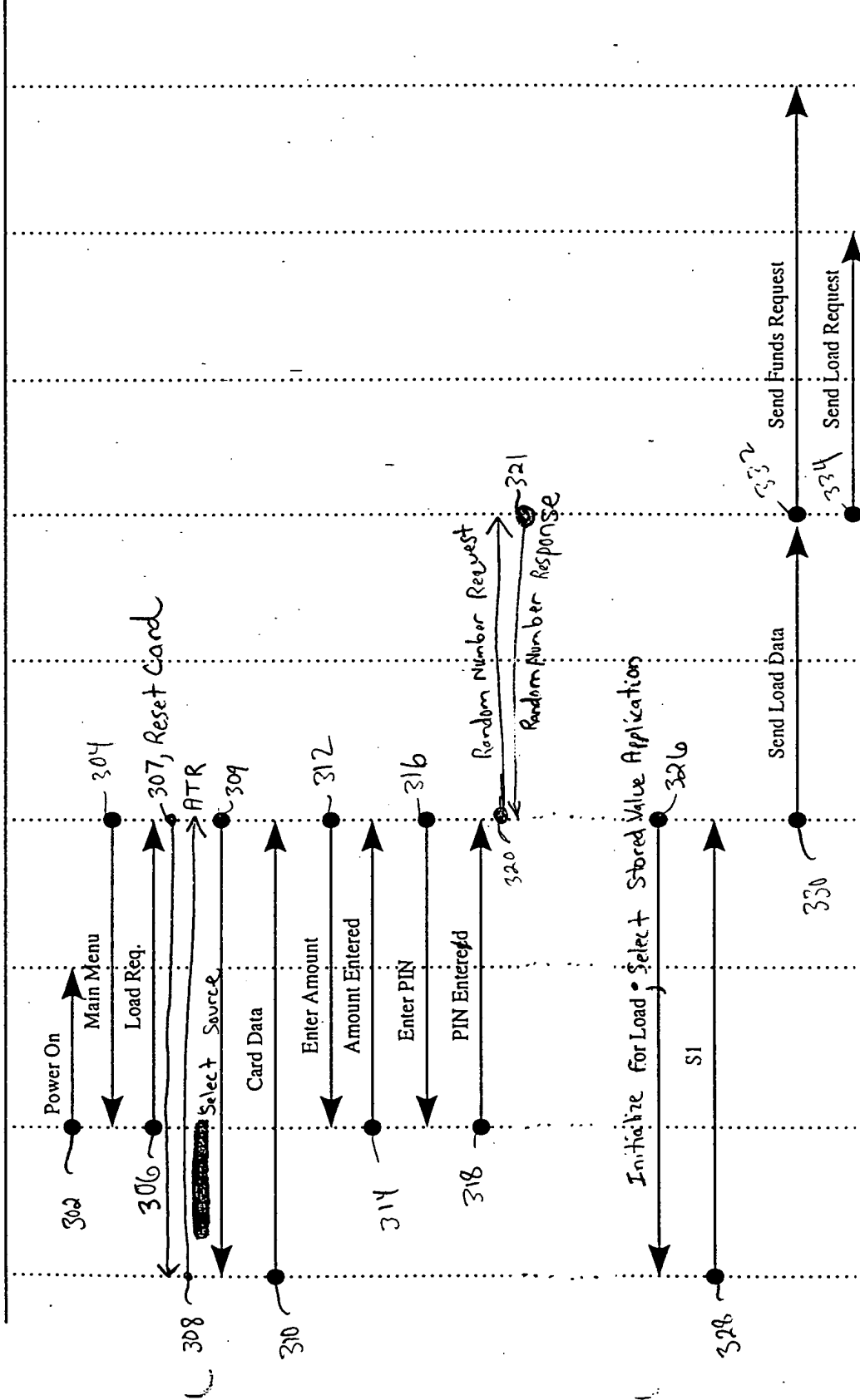


FIG. 5A Loading System Process Flow

300

0030-6789

8/

206

204

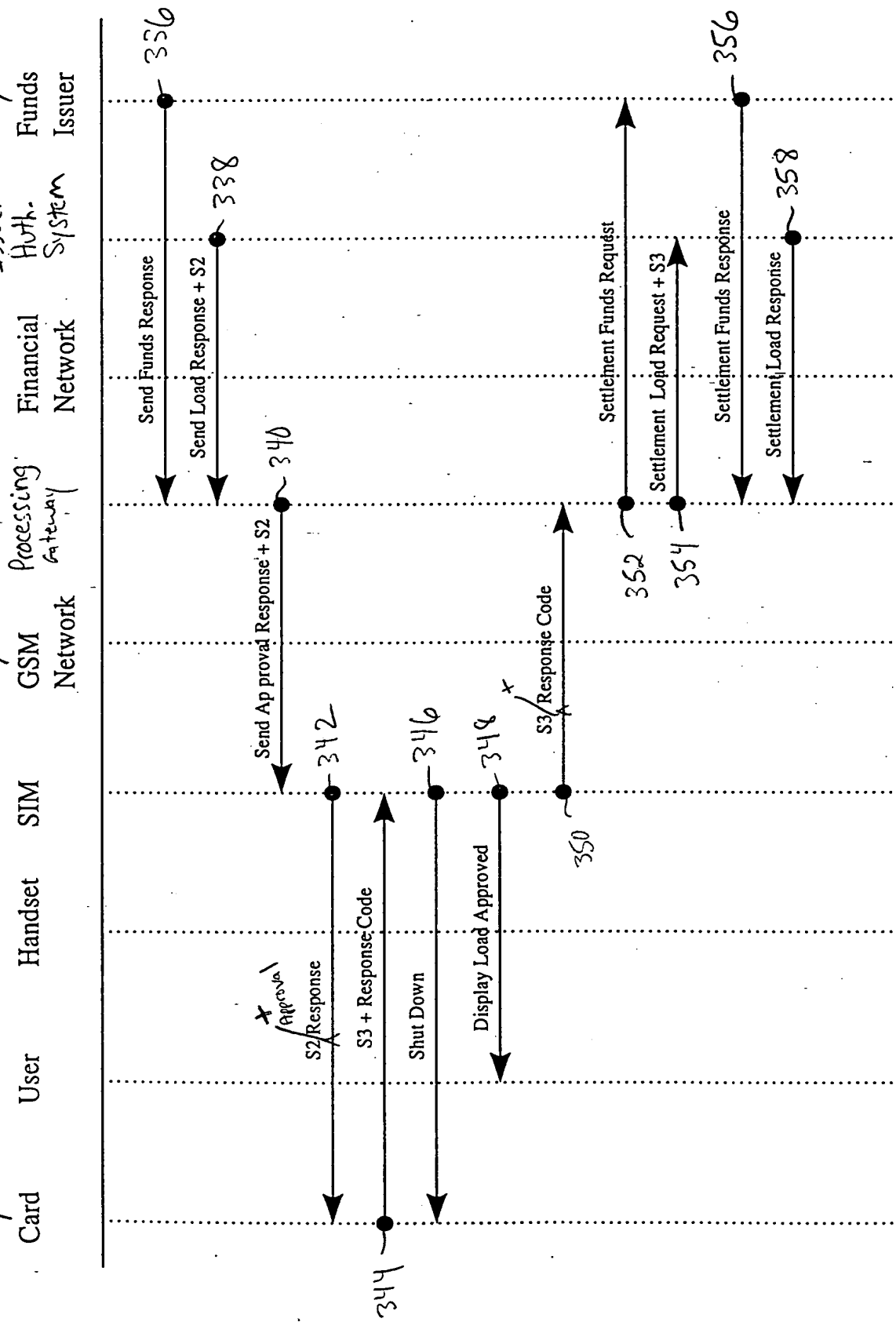
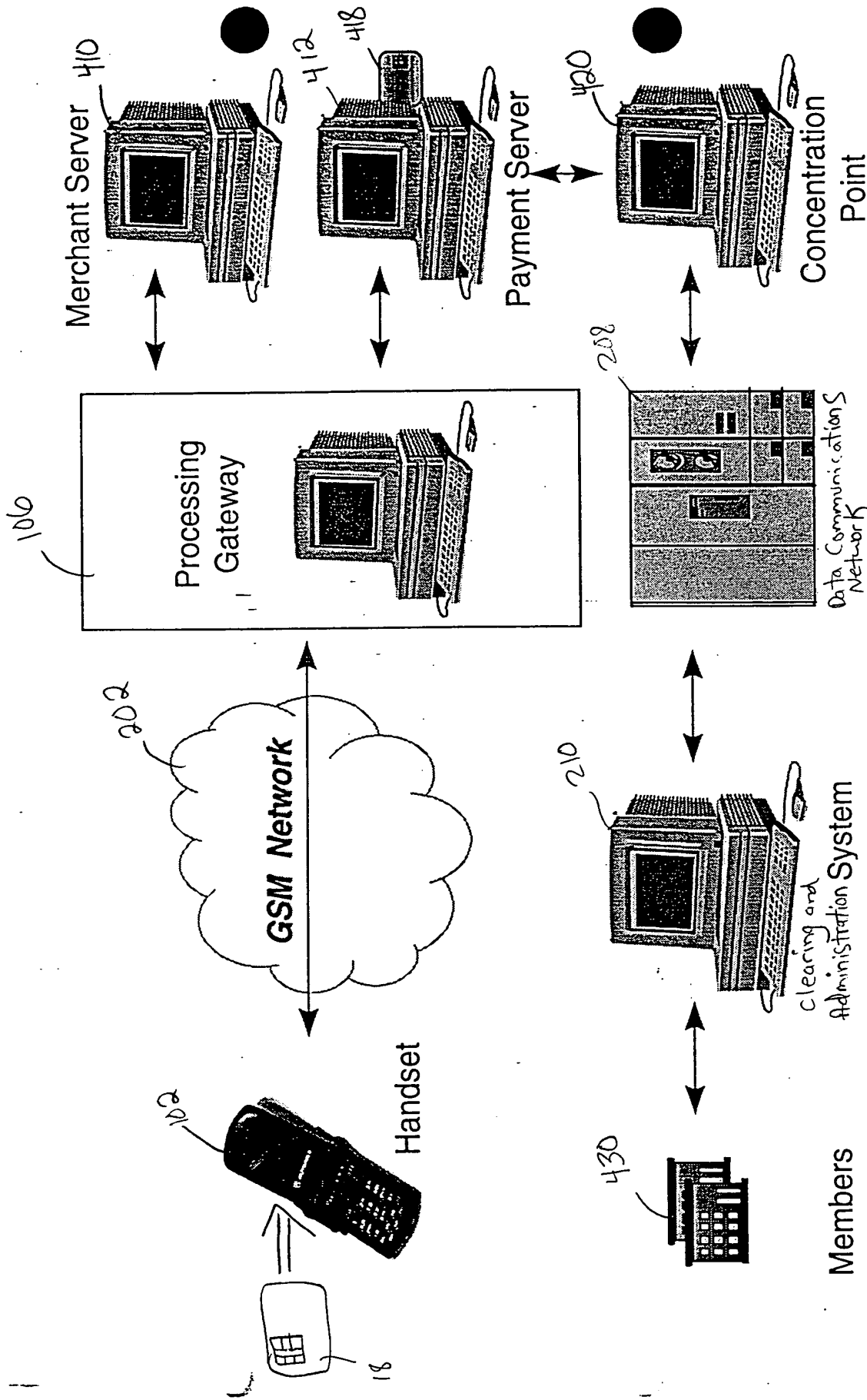


FIG. 5B Loading System Process Flow

300



Smart Card Purchasing System

FIG. 6

